

FILED

NOV 21 1997

**DOROTHY A. EVANS, CLERK
U.S. BANKRUPTCY COURT
NORTHERN DISTRICT OF OKLAHOMA**

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF OKLAHOMA**

IN RE:)	
)	
RICKEY L. ARCHER and)	97 02865 M
GRETCHEN K. ARCHER)	Ch 7
Debtor)	
)	
AT&T)	
Plaintiff)	
vs)	Adv 97 0296 M
)	
RICKEY L. ARCHER and)	
GRETCHEN K. ARCHER)	
Defendant)	

STIPULATED JUDGMENT

The above matter comes on before the Court the 20th day of November, 1997.

The parties announce to the Court that they have reached a full and complete settlement of all issues herein and request that the Court approve the following stipulated judgments:

IT IS ORDERED, ADJUDGED AND DECREED that the indebtedness due to the Plaintiff, AT&T, by the Defendant, Deborah Worley, in the amount of \$860.00 is determined to be non-dischargeable.

IT IS FURTHER ORDERED, ADJUDGED AND DECREED that the Plaintiff is granted judgment against the Defendant in the amount of \$860.00, without interest, provided the payments are made in conformity with this judgment, if the payments are not made in conformity with the judgment then the judgment shall accrue applicable interest from this date.

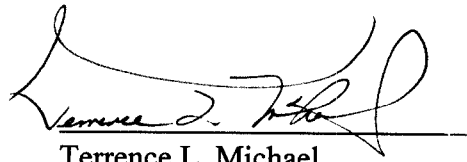
IT IS FURTHER ORDERED, ADJUDGED AND DECREED that the Defendant is hereby granted a stay of execution conditioned upon her payment to the Plaintiff of monthly installments in the sum of \$86.00, payable in consecutive monthly payments beginning

DOCKETED 11.21, 1997
Clerk, U.S. Bankruptcy Court
Northern District of Oklahoma

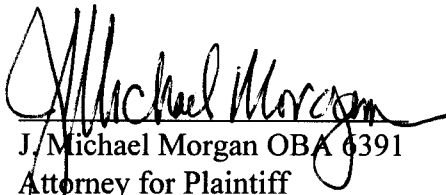
11

December 20, 1997, and on the 20th day of each month thereafter until paid in full. Should the Defendant default upon any payment the Plaintiff may execute upon this judgment until the same is paid in full.

IT IS FURTHER ORDERED, ADJUDGED AND DECREED that payments made upon this judgment shall be directed to Plaintiff at the address below until satisfied.

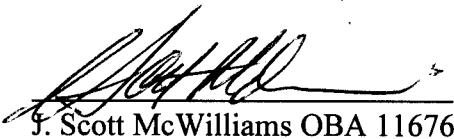


Terrence L. Michael
United States Bankruptcy Judge



J. Michael Morgan OBA 6391
Attorney for Plaintiff
PO Box 54146
Tulsa, OK 74155
(918) 491-2006

AT&T Universal Card Services
PO Box 9999
Columbus, GA 31997-0001



J. Scott McWilliams OBA 11676
Attorney for Defendant
1612 S. Cincinnati Ave
Tulsa, OK 74119
(918) 583-8197